

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

Arvette E. Benson  
Debtor(s)

v.

Kenneth West, Standing Chapter 13 Trustee,  
Creditor

In Re:  
Arvette E. Benson

Case No.: 20-11839-mdc

Judge: MDC

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☒ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following  
**(choose one):**

1. ☐ Motion for Relief from the Automatic Stay filed by  
\_\_\_\_\_, creditor.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

OR

- ☒ Motion to Dismiss filed by the Standing Chapter 13 Trustee.  
A hearing has been scheduled for September 8, 2022, at 9:30am.

- ☐ Certification of Default filed by creditor,  
I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee  
I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons **(choose one):**

☐ Payments have been made in the amount of \$\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): \_\_\_\_\_

☒ Other (**explain your answer**): A Modified Plan will be filed to address all creditors.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: September 7, 2022

/s/Arvette E. Benson  
Debtor's Signature